

## **What is a Healthcare Cash Plan?**

The Medicash health cash plan looks after you by providing a range of positive healthcare benefits to cover costs such as dental and optical bills, physiotherapy and even consultancy charges – it's the ideal way to support you with these bills, or you can use your benefits for your children up to their 24<sup>th</sup> birthday (if in full-time education).

Here are some of the fantastic benefits you can enjoy:

- ✓ Claim back money on your dental bills or new glasses up to your annual limit
- ✓ Access a wide range of therapy treatments covered, including physiotherapy
- ✓ Access to payment for private specialist consultations
- ✓ Virtual GP Consultations for all the family
- ✓ Children are covered FREE up to their 24th birthday if in full-time education.
- ✓ Get discounts on a range of high street products & services.

## **How do you access the service?**

It couldn't be easier; you just download the My Medicash App from the App Store or Google Play. From 1 September 2023, you can make a claim in seconds by simply taking a picture of your receipt and answering a few quick questions and upload them onto the Medicash App. The first time you make a claim you'll be prompted to enter your bank details so your claim can be paid directly into your bank account. Not only is this more convenient, but it means you'll get your money back even quicker.

From the app you can also add your dependent children to your plan. Please make sure that you have added them to your policy before they have any treatment for which you intend to make a claim. To do this, simply go to the menu button on the app home screen and select 'My Children'.

## **What other services can you access?**

The My Medicash App allows you to access a range of great benefits including:

- GP Service – 24/7, 364 days a year access by video or phone to GPs for advice, reassurance, diagnosis and where appropriate private prescriptions
- The mProve YOURSELF App with a wide range of exercises, yoga videos, guided meditations and self-help guides.
- The SkinVision App allows you to assess spots and moles and you will receive your risk indication in just 30 seconds. You can save your information and set reminders too.
- Discounts – gyms, leisure centres, boot camps, cinema, holidays, travel, brands etc.

## **Questions & Answers**

We know you may have some questions, so here are some Q&A's that we have come up with.

### **What am I covered for?**

This is set out on the schedule below, but you can upgrade your cover and pay the difference yourself if you want.

### **What do I have to pay to join the scheme?**

The great news is that the company will fund the cover for you. The cost, however, is classed as a taxable benefit in kind, but this will be automatically calculated on your salary and is only a small amount based on the premium that the company pays. The typical cost for this scheme year is around £10.00 per year for a 20% taxpayer and £20 per year for a 40% taxpayer. If you were to upgrade your cover, the upgrade element would not be liable for benefit in kind tax.

### **When can I claim from?**

Claims will be accepted for any treatments which take place after the scheme goes live from 1 September 2023.

### **How do I claim?**

The easiest way to claim is via the Medicash app, however, you can also claim online or alternatively download a claim form and submit this by post. Full details of all the ways that you can submit a claim to Medicash can be found at [www.medicash.org/claim](http://www.medicash.org/claim)

### **Is there a time limit to submit claims?**

Yes, all claims must be submitted within 26 weeks of the treatment date or the date you fully paid for your treatment. Details can be found in the policy pack that will be sent to you via Medicash - Section 5 of the Terms and Conditions.

### **How do I add my children to the policy?**

You can do this within the app or by calling Medicash to register their details.

### **Do I have to use specific practitioners?**









No, you are entitled to see any relevant dentist, optician, or therapy practitioner, provided they have the recognised qualifications and insurance for the treatments covered. Please see your Terms and Conditions booklet for more details.

### **Do claims have to be work-related?**

No, this plan is designed to cover all aspects of your everyday healthcare, whether this is work-related or at home.

Your cover at a glance:



	CHILD COVER	LEVEL 1
<b>COVERING THE EVERYDAY ESSENTIALS...</b>		
 <b>Routine Dental Treatments</b>	✓	£70
 <b>Dental Accident and Injury</b>	X	£250
 <b>Optical</b>	✓	£70
<b>QUICK DIAGNOSIS AND FASTER RECOVERY...</b>		
 <b>Specialist Consultations, Diagnostic Tests &amp; Scans</b> including CT, MRI and PET scans	✓	£200
 <b>Best Doctors® InterConsultation™ Programme</b> Visit <a href="http://www.medicash.org/bestdoctors">www.medicash.org/bestdoctors</a> or call 0345 565 1852	✓	X
 <b>Complementary Therapies</b> covers physiotherapy, acupuncture, osteopathy and chiropractic treatments	✓	£160
 <b>Alternative Therapies</b> covers reflexology, reiki, Indian head massage, Bowen & Alexander technique, homeopathy, allergy testing and hypnotherapy	✓	£75
 <b>Chiropody</b>	X	£50
<b>TAKING A PREVENTATIVE APPROACH...</b>		
 <b>Prescriptions, Inoculations and Flu Jabs</b>	✓	£20
 <b>Health Screening</b>	X	£100



DOWNLOAD THE MY MEDICASH APP TO SUBMIT YOUR CLAIMS IN SECONDS, UPDATE YOUR DETAILS, ADD CHILDREN AND QUICKLY ACCESS ALL OF THE FOLLOWING BENEFITS OF YOUR PLAN